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### United States Bankruptcy Court Eastern District of Virginia

Richmond Division

In re: Case Number 07-34237-KRH Chapter 13

Roy Edwin Manoley Jr. Karola M. L. Manoley

Debtor(s)

### NOTICE TO DEBTOR(S) AND CREDITORS CONCERNING ISSUANCE OF DISCHARGE

The Trustee has filed a report of completion of plan payments. Unless an order has been previously entered denying a discharge, a discharge will be granted if the Court determines that all the requirements for issuance of a discharge are satisfied.

#### **TO THE DEBTOR(S):**

In order to receive a discharge, you must

Complete and File with the Court the Debtor's(s') Certification of Compliance with 11 U.S.C. §§1328 (form attached) as required by Local Bankruptcy Rule 4008–2(A). A copy of this form may be obtained from the Clerk's Office or via the Bankruptcy Forms button on the Court's Internet web site at <a href="www.vaeb.uscourts.gov">www.vaeb.uscourts.gov</a>. Unless this Certificate is filed with the Court within 45 days of the mailing of this notice, your case may be closed without issuance of a discharge.

#### TO CREDITORS:

The debtor(s), if otherwise entitled, will be issued a discharge without further notice or hearing <u>unless</u>, within <u>21 days</u> of the mailing of this notice a creditor or party in interest files with the Court a request for a hearing asserting that the debtor(s) has/have claimed exempt under state or local law property (such as a residence or homestead) of the type described in §\$522(p)(1) of the Bankruptcy Code that exceeds \$125,000 in value for cases filed before April 1, 2007, or \$136,875 for cases filed on or after that date and there is pending a proceeding in which the debtor may be found guilty of a felony of the kind described in §\$522(q)(1)(A) or liable for a debt of the kind described in §\$522(q)(1)(B) of the Bankruptcy Code. If a timely request for hearing is filed, you will be notified of the date, time, and place of the hearing.

Dated: 2/25/11 William C. Redden , Clerk United States Bankruptcy Court

Date Rcvd: Feb 25, 2011

# CERTIFICASTE OF 2 NOTICE

District/off: 0422-7 User: luckenbau Page 1 of 2 Form ID: ntc4008 Case: 07-34237 Total Noticed: 43 The following entities were noticed by first class mail on Feb 27, 2011.

db/jdb +Roy Edwin Manoley, Jr., Karola M. L. Manoley, 4607 Stanley Drive, R
cr +PRA Receivables Management, LLC, PO Box 41067, Norfolk, VA 23541-1067
8006902 ++APPLIED BANK, PO BOX 15809, WILMINGTON DE 19850-5809 Richmond, VA 23234-4750 (address filed with court: Cross Country Bank, 800 Delaware Ave, Wilmington, DE 1980 + Aarow Financial Services (Household, 5996 W Touhy Ave, Niles, IL 60714-4610 + Beneficial, P O Box 10640, Virginia Beach, VA 23450-0640 + + CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285 (address filed with court: CAPITAL ONE BANK, C/O TSYS DEBT MANAGEMENT, PO BOX 5155, Wilmington, DE 19801) 8006893 8019613 8099686 ++CAPITAL ONE, (address filed with court: CAPITAL ONE BANK, C/O TSYS DEBT MANAGEMENT, PO BOX 5155 NORCROSS, GA 30091)
+Capital 1 Bk, 11013 W Broad St, Glen Allen, VA 23060-5937
+Chase, 800 Brooksedge Blvd, Westerville, OH 43081-2822
+Citi Auto, 2208 Highway 121 Ste 100, Bedford, TX 76021-5981
+CitiFinancial Auto Corporation, P.O. Box 182287, Columbus, OH 43218-2287
+Citibank, Po Box 6241, Sioux Falls, SD 57117-6241
Citibank, Attn: Citicorp Credit Srv, 7920 NW 10th Street, Kansas City, MO 64153
+Credit Collection Svc (Columbia House, Po Box 773, Needham, MA 02494-0918
+LVNV Funding, for Penneys, PO Box 941911, Houston, TX 77094-8911
+LVNV Funding, for Sears, PO Box 941911, Houston, TX 77094-8911
+LVNV Funding, for GE Capital, PO Box 941911, Houston, TX 77094-8911
NCO Portfolio Management, c/o Becket and Lee LLP, POB 3001, Malvern PA 19355-070
Nco/ Collection Agency (AT & T, Pob 41448, Philadelphia, PA 19101
+Nicol Dawson, 4607 Stanley Drive, Richmond, VA 23234-4750
+Northeast Verizon Wireless, 404 Brock Dr, Bloomington, IL 61701-2654
Northeast Verizon Wireless, 404 Brock Dr, Bloomington, IL 61702
++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067
(address filed with court: Portfolio Recovery Associates, LLC., PO Box 12914, 8006896 8006897 8006898 8029777 8006899 8006900 8006901 8006908 8006907 8006909 9059944 Malvern PA 19355-0701 8006910 8006911 8179178 8179000 8131354 (address filed with court: Portfolio Recovery Associates, LLC., PO Box 12914, NORFOLK VA 23541) ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067 (address filed with court: Portfolio Recovery Associates, LLC., PO Box 41067, NORFOLK VA 23541) 8128420 +Robert Van Arsdale, 600 East Main St., Ste 301, 8006912 Acting Assistant U.S. Trustee, Richmond, VA 23219-2430 +Sears/cbsd, Po Box 6189, Sioux Falls, SD 57117-6189
+Sherman Acquisitions (Exxon, Po Box 740281, Houston, TX 77274-0281
+U.S. Trustee Office, 600 E. Main St., Suite 120, Richmond, VA 23219-2430
+Wells Fargo Home Mortg, 3476 Stateview Blvd, Fort Mill, SC 29715-7200
+Wells Fargo Home Mortgage, Inc., MAC X2302-04C, One Home Campus, Des Moines, IA 50328-0001 8006914 8006915 8006916 8006918 8032126 The following entities were noticed by electronic transmission on Feb 26, 2011. +E-mail/PDF: BNCEmails@blinellc.com Feb 26 2011 01:48:46 B-Real, LLC, Mail Stop 550, cr 2101 Fourth Ave., Suite 1030, Seattle, WA 98121-2317 +E-mail/PDF: rmscedi@recoverycorp.com Feb 26 2011 01:50:06 cr Recovery Management Systems Corporation, 25 SE 2nd Ave Ste 1120, Miami, FL 33131-1605 +E-mail/Text: BANKRUPTCY@ASSETACCEPTANCE.COM 8006894 Asset Acceptance (Capital/Dillard, Po Box 2036, Warren, MI 48090-2036 +E-mail/Text: BANKRUPTCY@ASSETACCEPTANCE.COM 8062246 Asset Acceptance LLC, PO Box 2036, Warren MI 48090-2036 E-mail/PDF: BNCEmails@blinellc.com Feb 26 2011 01:48:46 Seattle, WA 98111-9221 8208739 B-Real, LLC, MS 550, PO Box 91121, +E-mail/PDF: BNCEmails@blinellc.com Feb 26 2011 01:48:46 B-Real 2101 4th Ave, Ste 1030, Seattle, WA 98121-2317 E-mail/PDF: mrdiscen@discoverfinancial.com Feb 26 2011 01:48:46 8102464 B-Real, LLC, MS 550, 8006903 Discover, Po Box 15316, Wilmington, DE 19850 E-mail/PDF: mrdiscen@discoverfinancial.com Feb 26 2011 01:48:46
Discover Bank/DFS Services LLC, PO Box 3025, New Albany, OH 43054-3025
+E-mail/PDF: gecsedi@recoverycorp.com Feb 26 2011 01:50:03 Gemb/jcp, Po Box 984100, 8016802 8006904 El Paso, TX 79998-4100 8006906 +E-mail/Text: MGKECF@KRUMBEIN.COM Krumbein & Associates, PLLC, 1650 Willow Lawn Drive, Ste 300, Richmond, VA 23230-3435 8036802 E-mail/Text: resurgentbknotifications@resurgent.com LVNV Funding LLC its successors and assigns as, assignee of Citibank, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587 E-mail/PDF: rmscedi@recoverycorp.com Feb 26 2011 01:50:05 Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120, 8054350 Miami, FL 33131-1605 E-mail/PDF: BNCEmails@blinellc.com Feb 26 2011 01:48:46 8076811 Roundup Funding, LLC, MS 550, PO Box 91121, Seattle, WA 98111-9221 +E-mail/PDF: bankruptcyverizoncom@afni.com Feb 26 2011 01:48:23 Verizon Wireless, 8006917 P.O. Box 17464, Baltimore, MD 21297-1464 TOTAL: 14 \*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\* Citifinancial Auto Corporation f/k/a TranSouth Fin cr Roundup Funding, LLC, successor in interest to App cr TSYS DEBT MANAGEMENT Wells Fargo Bank, NA NCO Portfolio Management, c/o Becket and Lee LLP, POB 3001, Malver +Karola M. L. Manoley, 4607 Stanley Drive, Richmond, VA 23234-4750 +Roy Edwin Manoley, Jr., 4607 Stanley Drive, Richmond, VA 23234-4750 Malvern, PA 19355-0701 8006905\*

8006913\*

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District/off: 0422-7 User: luckenbau Page 2 of 2 Date Rcvd: Feb 25, 2011

Case: 07-34237 Form ID: ntc4008 Total Noticed: 43

8006895 ##+Beneficial/household Finance, Po Box 1547, Chesapeake, VA 23327-1547
TOTALS: 4, \* 3, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 27, 2011 Signat

Joseph Speetjins